

1 What is claimed is:

- 2 1. A baccarat gaming assembly comprising:
- 3 a) a computer processor;
- 4 b) a display;
- 5 c) an input;
- 6 d) said input including at least one user actuatable
7 selector;
- 8 e) said computer processor structured to generate a
9 player's hand and a banker's hand in accordance with
10 the rules of baccarat;
- 11 f) at least one of said hands including an initially
12 visible card and an initially concealed card;
- 13 g) said computer processor further structured to
14 designate one of said hands as a user's hand and
15 another one of said hands as a house's hand in
16 response to a user selection;
- 17 h) said computer processor responsive to a user input and
18 structured to permit the user to selectively discard
19 said initially visible card and to issue a new card to
20 complete said hand;
- 21 i) said computer processor structured to selectively add
22 cards to said player's hand and said banker's hand in
23 accordance with the conventional rules of the card
24 game of baccarat;
- 25 j) said computer processor structured to correspondingly

1 designate said player's hand or said banker's hand as
2 a winning hand if a final number total of one of said
3 hands is greater than a final number total of the
4 other of said hands; and

5 k) said computer processor structured to designate said
6 user as a winner if said user's hand is also said
7 winning hand.

8 2. A baccarat gaming assembly as recited in claim 1 wherein
9 said computer processor is structured to generate both of
10 said hands with an initially visible card and an initially
11 concealed card.

12 3. A baccarat gaming assembly as recited in claim 2 wherein
13 said computer processor is structured to discard said
14 initially visible card from either of said hands in
15 response to said user input.

16 4. A baccarat gaming assembly as recited in claim 2 wherein
17 said computer processor is structured to discard said
18 initially visible card from only one of said hands in
19 response to said user input.

20 5. A baccarat gaming assembly as recited in claim 2 wherein
21 said computer processor is structured to discard said
22 initially visible card from both of said hands in response
23 to said user input.

24 6. A baccarat gaming assembly as recited in claim 1 wherein
25 said computer processor is structured to designate one of

1 said hands as said user's hand and another one of said
2 hands as said house's hand in response to said user
3 selection before issuing said new card in response to said
4 user input electing to selectively discarding said
5 initially visible card.

6 7. A baccarat gaming assembly as recited in claim 1 wherein
7 said computer processor is structured to designate one of
8 said hands as said user's hand and another one of said
9 hands as said house's hand in response to said user
10 selection after permitting said user input to selectively
11 discard said initially visible card and issuing said new
12 card.

13 8. A baccarat gaming assembly as recited in claim 1 wherein
14 said computer processor is structured to display said
15 initially visible card before identifying said user
16 selection of said banker's hand or said player's hand.

17 9. A baccarat gaming assembly as recited in claim 1 wherein
18 said computer processor is structured to display said
19 initially visible card after identifying said user
20 selection of said banker's hand or said player's hand.

21 10. A baccarat gaming assembly as recited in claim 1 wherein
22 said computer processor is structured to keep track of
23 consecutive hands in consecutive games having said final
24 number total equal nine.

25 11. A baccarat gaming assembly as recited in claim 10 wherein

1 said computer processor is structured to designate a bonus
2 payout to said user upon at least two of said consecutive
3 hands having said final number total equal nine.

4 12. A baccarat gaming assembly as recited in claim 11 wherein
5 said computer processor designates said bonus payout if
6 said consecutive hands having said final number count total
7 equal nine include a combination of said user's hands or
8 said house's hands.

9 13. A baccarat gaming assembly as recited in claim 11 further
10 comprising a wager receptacle structured to receive a wager
11 placed by the user.

12 14. A baccarat gaming assembly as recited in claim 13 wherein
13 said wager receptacle is operatively associated with said
14 computer processor.

15 15. A baccarat gaming assembly as recited in claim 14 wherein
16 said computer processor is structured to identify a bonus
17 wager made by the user at said wager receptacle in order to
18 make the user eligible for said bonus payout.

19 16. A baccarat gaming assembly as recited in claim 15 wherein
20 said computer processor is structured to carry over said
21 bonus wager to a subsequent game upon at least one of said
22 hands having said final number total equal nine.

23 17. A baccarat gaming assembly as recited in claim 1 further
24 comprising a plurality of inputs operatively associated
25 with said computer processor so as to allow for multiple,

1 simultaneous users.

2 18. A baccarat gaming assembly as recited in claim 17 wherein
3 said computer processor is responsive to said user input of
4 only one of said users for selectively discarding said
5 initially visible card.

6 19. A baccarat gaming assembly as recited in claim 17
7 comprising a plurality of said displays.

8 20. A baccarat gaming assembly as recited in claim 1 wherein
9 said input includes a touch screen.

10 21. A baccarat gaming assembly as recited in claim 1 wherein
11 said input includes at least one actuation button
12 structured to define said user actuatable selector.

13 22. A baccarat gaming assembly comprising:

14 a) a computer processor;

15 b) a display;

16 c) an input;

17 d) said input including at least one user actuatable
18 selector;

19 e) said computer processor structured to generate a
20 player's hand and a banker's hand in accordance with
21 the rules of baccarat;

22 f) said computer processor further structured to generate
23 said player's hand and said banker's hand with an
24 initially visible card and an initially concealed
25 card;

- 1 g) said computer processor further structured to
- 2 designate one of said hands as a user's hand and
- 3 another one of said hands as a house's hand in
- 4 response to a user selection;
- 5 h) said computer processor structured to correspondingly
- 6 designate said player's hand or said banker's hand as
- 7 a winning hand if a final number total of one of said
- 8 hands is greater than a final number total of the
- 9 other of said hands; and
- 10 i) said computer processor structured to designate said
- 11 user as a winner if said user's hand is also said
- 12 winning hand.